

REMARKS

By this Amendment, Applicants cancel claims 1-70 without prejudice or disclaimer, and add new claims 71-96.

In the last Office Action, the Examiner:

- (a) objected to the specification for containing an informality;
- (b) objected to the drawings for failing to comply with 37 C.F.R. § 1.84(p)(5);
- (c) rejected claims 48 and 61 under 35 U.S.C. § 112, ¶ 2;
- (d) rejected claims 1-3, 14, 16-19, 24, 25, 34, 35, 39, 40, 42, 48, 52, 53, 55, and 60-69 under 35 U.S.C. § 102(e) as allegedly anticipated by U.S. Patent No. 6,354,490 ("*Weiss*");
- (e) rejected claims 4-6 under 35 U.S.C. § 103(a) as obvious over *Weiss*;
- (f) rejected claims 7, 8, 20, 41, 54, and 70 under 35 U.S.C. § 103(a) as obvious over *Weiss* and U.S. Patent No. 5,950,179 ("*Buchanan*");
- (g) rejected claims 9-13, 15, 21-23, 26-29, 31-33, 36-38, 43-47, 49-51, and 56-59 under 35 U.S.C. § 103(a) as obvious over *Weiss* and U.S. Patent No. 6,324,524 ("*Lent*"); and
- (h) rejected claim 30 under 35 U.S.C. § 103(a) as obvious over *Weiss*, *Lent*, and *Buchanan*.

A. Objection to Specification

In response to the Examiner's request on page 2 of the Office Action, Applicants have amended page 15, line 3 of the specification to replace the phrase "be handle by"

with --be handled by--. Accordingly, the objection to the specification should be withdrawn.

B. Objection to Drawings

In response to the Examiner's objection to the drawings, Applicants have amended paragraph [078] beginning on page 33, line 18 of the specification, to include mention of reference numeral 480 in Fig. 4B. Accordingly, the objection to the drawings under 37 C.F.R. § 1.84(p)(5) should be withdrawn.

C. Claims 1-70

Applicants respectfully traverse the rejection of claims 1-70 under 35 U.S.C. §§ 102(e) and 103(a). However, in order to advance the prosecution of this application, Applicants have canceled claims 1-70 without prejudice or disclaimer. Applicants reserve the right to pursue the subject matter in claims 1-70 at a later time, in the present application or another application, such as a continuing application.

D. New Claims 71-96

Applicants have added new claims 71-96, which are allowable over the cited art. By way of example, claim 71 recites a method comprising: generating a set of offers for a credit card account and a non-credit card account, each offer including a characteristic of the credit card account, each offer also including an interest rate or a time period associated with the non-credit card account, wherein either the interest rate or the time period at least partially depends upon the characteristic of the credit card account or the characteristic of the credit card account at least partially depends upon the interest rate or the time period associated with the non-credit card account;

presenting the set of offers; receiving a selection of an offer from the set of offers; and processing an application for the non-credit card account and the credit card account in accordance with the selection.

Neither *Weiss*, *Buchanan*, nor *Lent*, separately or in combination, teaches or suggests the recitations of claim 71. Instead, *Weiss* merely discloses a system for opening a integrated account for a customer in a single session. *Weiss*, Abstract, 4:61-62. The customer may select account components (e.g., investment services, transactional banking services, securities, credit cards, etc.) to include in the account. *Id.* 5:1-2, 8:1-5. The customer may access, view, and manage the account components through an integrated screen display. *Id.* Figs. 10A-10C, 15:14-56.

However, *Weiss* does not teach or suggest any relationship between the accounts other than that they are manageable through the integrated screen display. For instance, *Weiss* does not teach or suggest at least “generating a set of offers for a credit card account and a non-credit card account, each offer including a characteristic of the credit card account, each offer also including an interest rate or a time period associated with the non-credit card account, wherein either the interest rate or the time period at least partially depends upon the characteristic of the credit card account or the characteristic of the credit card account at least partially depends upon the interest rate or the time period associated with the non-credit card account,” as recited in claim 71. *Weiss* merely groups credit card and non-credit card accounts into one interface for ease of access and management. This is not the same as, and does not suggest, at least the “generating . . .” feature in claim 71.

Buchanan, separately or in combination, does not overcome the deficiencies of *Weiss*. *Buchanan* merely discloses a method of issuing a credit card to a customer before receipt of an indication of an initial deposit to a savings account to secure the credit card. *Buchanan*, Abstract, 7:56-59. A computer periodically monitors a balance of the savings account for the initial deposit. *Id.* Abstract, 7:61-63. The computer computes a new credit limit for the credit card when the initial deposit had been made. *Id.* Abstract. This is not the same as and does not suggest at least “generating a set of offers for a credit card account and a non-credit card account, each offer including a characteristic of the credit card account, each offer also including an interest rate or a time period associated with the non-credit card account, wherein either the interest rate or the time period at least partially depends upon the characteristic of the credit card account or the characteristic of the credit card account at least partially depends upon the interest rate or the time period associated with the non-credit card account,” as recited in claim 71.

Moreover, *Lent*, separately or in combination, does not overcome the deficiencies of *Weiss* and *Buchanan*. *Lent* merely discloses presenting multiple custom offers to an applicant for a credit card over a network. *Lent*, Abstract, 4:3-6. The different offers may require different minimum balance transfers. *Lent*, Abstract, Fig. 11. However, this is not the same as and does not suggest at least the “generating . . .” feature in claim 71. Indeed, *Lent* makes no mention of a non-credit card account, or offers including an interest rate or a time period of the non-credit card account that at least partially depends upon a characteristic of a credit card account or vice versa.

Hence, for at least the above reasons, claims 71-96 are allowable over the cited art.

CONCLUSION

Applicants respectfully request reconsideration of this application and the timely allowance of the pending claims.

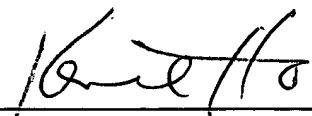
Further, Applicants note that the Office Action contains numerous statements reflecting apparent assertions concerning the claims and cited art. Regardless of whether any such statement is addressed specifically herein, Applicants decline to automatically subscribe to any assertion and/or characterization set forth in the Office Action.

Please grant any extensions of time required to enter this response and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

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